

## ARE THERE ANY RISK ASSOCIATED WITH THE REPUBLIC WEALTH TRUST?

The investments of the Fund are subject to normal market fluctuations and other risks inherent in investing in securities. There can be no assurance that the expected appreciation in the value of investment will occur. Unit holders are therefore advised to seek advice from investment professionals, before participating in this scheme. Also, there is no certainty that the investment objectives will actually be achieved and no warranty or representation is given to that effect. Some of these risks may include Interest Rate Risk, Credit Risk, Market Risk, Liquidity Risk, Reinvestment Risk and Inflation Risk. The Fund Manager will manage the fund professionally and prudently to curtail these risk to the bearest minimum, putting in mitigation measures.

## HOW DIFFERENT IS THE REPUBLIC WEALTH TRUST FROM THE EXISTING FUNDS MANAGED BY THE FUND MANAGER?

The Existing funds are the Republic Unit Trust, Republic Equity Trust, Republic Future Plan Trust and the Republic REIT. Republic Unit Trust is a Money Market Fund, and invests mainly in money market instruments. Republic Equity Trust invests mainly in listed shares on the Ghana Stock Exchange (GSE). The Republic Future Plan Trust is a Balanced Fund, and invests in both listed equities and money market instruments, while the Republic REIT invests directly in the real estate sector. The Republic Wealth Trust on the other hand, is a Fixed Income Fund, and invests in mainly long dated Fixed Income instruments issued through primary auction and secondary market trading.

## WHAT ARE THE CHARGES ASSOCIATED TO THE FUND?

Charge	Percentage
Trustee Fees	0.15%
Management Fees	2%
Other Expenses	0.85%

## WHY IS THE REPUBLIC WEALTH TRUST THE FUND OF CHOICE FOR INVESTORS?

### Good Corporate Governance

The manager and the Trustee are companies incorporated under the Companies Act and licensed by the Securities and Exchange Commission and the Bank of Ghana (BOG) respectively. The Trustee is independent of the Manager. The Trust is governed by a Trust Deed which spells out the mandate of the Trust and the duties of the Manager and the Trustee. This check and balance however provides a form of security for your funds.

### Experienced Fund Manager

Republic Investments (Ghana) Limited has been in the fund management business since 1991 and thus has the infrastructure and experience to manage the fund. The company's management team is made up of highly trained and experienced officers who have achieved appreciable returns for investors in the years past and can be counted on to render dedicated service.

### Low Operating Cost

Republic Wealth Trust being a collective investment scheme and professionally managed portfolio will incur proportionately lower trading commissions than individuals (even those individuals who deal with the cheapest discount brokers). Lower transaction costs can translate into significantly better investment returns.

## DISTRIBUTION CHANNELS / CONTACTS

Visit the Head Office of Republic Investments at No. 48 A, Sixth Avenue, North Ridge, Accra or all Republic Bank branches nationwide or use of other digital channels as MoMo, USSD, Mobile App, Social Media.



### CONTACT US

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# REPUBLIC WEALTH TRUST



Republic Investments



conditions, the Republic Wealth Trust aim to maximize current income and maintain a reasonable level of liquidity. The Manager is obliged to buy back units on demand of the Unit holders, thus providing substantial liquidity to investors.

#### THE REGULATOR OF THE FUND

The Fund is licensed and regulated by the Securities and Exchange Commission (SEC) of Ghana.

#### TRUSTEES OF THE FUND

GT Bank (Ghana) Limited are the Trustees of the Fund. The Unit holder will have the protection of a Trustee in whom the properties of Republic Wealth Trust will be vested.

#### THE FUND MANAGER

Republic Investments (Ghana) Limited is the Fund Manager for the Republic Wealth Trust. Republic Investments set up the first Collective Investment Scheme (CIS) / Unit Trust in Ghana, since 1991. Republic Investments experience in the fund management business for over three decades coupled with its robust infrastructure and market insights, positions it as a Fund Manager of choice. Republic Investments currently manages four other Unit Trusts, namely Republic Unit Trust, Republic Equity Trust, Republic Future Plan Trust and Republic REIT, a fact which can and will assist to provide diversification for your investment objectives, and options to grow your wealth.

#### AUDITORS OF THE FUND

John Kay & Co. Limited, a firm of reputable Chartered Accountants, are the appointed auditors of the Fund.

## FREQUENTLY ASKED QUESTIONS ON THE REPUBLIC WEALTH TRUST (FAQ)

#### HOW DIFFERENT IS THE REPUBLIC WEALTH TRUST FROM OTHER FUNDS IN THE MARKET?

The Republic Wealth Trust is distinguished from other collective investments schemes on the market through its focus to drive and encourage investment by individuals and institutions for

the long term. No front-load charges exists for investors compared to competitor funds. There is also no back end charge after the holding period of five (5) years. With zero allocation for stocks in its asset composition, it offers investors consistent growth in income and capital preservation.

#### HOW DOES THE REPUBLIC WEALTH TRUST OPERATE?

The Fund mobilizes savings (deposit/investments) from individuals, institutions, groups, churches, charities and corporate bodies into a big pool and invests such funds on behalf of its unit holders. The Republic Wealth Trust requires a minimum initial investment of 100 units or GHS50.00. The minimum subsequent investment shall be at least GHS20.00. The Republic Wealth Trust attracts no front load charge on initial investments and subsequent investments.

#### HOW CAN I INVEST IN THE FUND?

The Fund is opened to the general public. Any individual, group, or institution who can afford the required minimum contribution may purchase units. Unit holders are encouraged to set up a standing order or a direct debit on their account to ensure that their goal for long-term consistent growth is achieved. Transactions can be made through all Republic Bank branches nationwide or available electronic channels.

#### WHAT ARE THE INVESTMENT METHODS?

You can conveniently top-up your investment account through the following mediums?

- Deposit at Republic Investments (Ghana) Limited.
- Cash payments at any GT Bank Branch
- Pay in Cash, Cheques or Funds Transfer at any Republic Bank branch near you.
- Top up using the RepublicMobile.
- Invest through the USSD short code \*737\*80# or \*414# across all mobile networks.
- Clients can institute standing orders with their bankers for monthly investments.
- Direct debit mandate arrangement
- Mobile Money transfer from all networks

#### HOW CAN I MONITOR THE PERFORMANCE OF MY INVESTMENT?

Regular publication of the unit price of the Fund will be made available in the press or on our website; [www.republicinvestmentsgh.com](http://www.republicinvestmentsgh.com). Additional information is also provided in the annual reports of the Fund. Client statements can be requested for by emails, phone calls or contact with the offices of the manager. Customers can also view their balances and generate statements from the Republic Mobile App. Your investments statement will be emailed to you twice every year.

#### WHO DECIDES ON WHERE MY MONEY SHOULD BE INVESTED?

The fund manager is responsible for the selection of assets and the management of the portfolio based on the above methodology and philosophy. Also, unit holders do not have direct ownership of the individual securities purchased by the fund but are rather part owners of the Republic Wealth Trust. Unit holders have the opportunity to participate in discussions on the management of the Republic Wealth Trust at an Annual General Meeting (AGM).

#### WHAT IS THE MINIMUM HOLDING PERIOD AND ARE THERE WITHDRAWAL CHARGES?

The Republic Wealth Trust has a minimum holding period of five (5) years. There is no exit fee / charge after the minimum holding period. Withdrawal or termination before the third year shall attract an exit fee of 5% of the amount withdrawn. However, withdrawal or termination after the third year but before the minimum holding period shall attract an exit fee of 3% of the amount withdrawn.

#### HOW CAN I GET OUT OF THE FUND COMPLETELY OR REDEEM PART OF THE MONEY?

Complete a redemption form and submit it duly signed. The manager is obliged to redeem the units and make payments for them within a maximum of five working days with respect to the Republic Wealth Trust at the prevailing bid price on the actual day of disinvestments as displayed by the manager. The minimum holding period for the fund is five years, however investors are at liberty to exit the fund at any point in time prior, at the applicable charges.

#### THE FUND

The Republic Wealth Trust is a fixed income focused collective investment scheme licensed in December 2021 by the Securities & Exchange Commission (SEC) Ghana

#### INVESTMENT OBJECTIVE

The Republic Wealth Trust is an investment scheme designed for individuals, institutions, groups and Pension Fund Managers. Investment of the Trust's asset will be mainly skewed towards fixed income securities. The fund aims to provide a long-term fixed income investment portfolio to investors. Additionally, it aims to provide returns in the form of income by investing in Fixed Deposits, Corporate Bonds, Local and Municipal Bonds, Government of Ghana Securities as well as liquid funds.

#### MINIMUM CONTRIBUTION

The minimum initial investments required to join the Republic Wealth Trust is one hundred (100) units or Fifty Ghana Cedi (GHS50.00).

#### DIVERSIFICATION

The Trust will invest in a wide range of fixed income securities. This diversification will lower the risk of the portfolio, whilst maximizing returns.

#### LIQUIDITY

Republic Wealth Trust will maintain liquidity in the form of Cash and Cash equivalents, and investments in the Money Market Funds. Under normal market